

County National Bank
**2011 FINANCIAL
LITERACY EFFORTS**



Presented by:

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May 2, 2012

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County National Bank

About County National Bank

County National Bank is a community bank headquartered in Hillsdale that operates eleven full-service offices in four counties of South Central Michigan.

Since 1934, CNB has been committed to providing outstanding customer service, as well as the latest in financial products, services, and technology, while recycling deposits and a portion of its earnings back into the communities served.

In light of the current economic climate, along with the increasing number and complexity of financial products and services on the market, CNB believes that improving financial literacy is critically important. As a community bank, CNB is committed to ensuring that its community members have knowledge, skills, and confidence needed to make responsible financial decisions.

2011 Financial Literacy Efforts

In 2011, CNB participated in twelve financial literacy programs, serving 1,317 community members through the involvement of twenty-five CNB bankers. The bank's programs are selected to ensure that all age groups are targeted, including children, teenagers, adults, and senior citizens.

Financial Literacy for Children

CNB participates in national programs designed to spotlight the importance of teaching youth about saving money and making wise financial decisions. In addition to contributing to national programs, CNB also designs its own programs to welcome community groups into its offices, allowing children to observe the bank's operations and to receive lessons in financial literacy. In 2011, the programs that reached children included:

1. *ABA's Teach Children to Save* – In April 2011, the bank was involved in ABA's Teach Children to Save campaign. The campaign aims to raise awareness about the important role that banks and bankers play in helping young people develop lifelong savings habits. CNB participated at Townsend Elementary School, educating approximately 100 third and fourth grades students about saving.

Always striving to improve upon the prior year's efforts, this year fourteen CNB bankers reached out to twelve local schools during the Teach Children to Save campaign, which is currently underway. Once complete, around 1,000 students, ranging from kindergarteners to junior high kids, will have been reached through CNB's efforts.

2. *Junior Achievement* – CNB partnered with Junior Achievement, the world's largest organization dedicated to educating students about workforce readiness, entrepreneurship, and financial literacy through experiential, hands-on programs. CNB taught fifty second grade and fifth grade students at Lincoln Elementary School, which is in Hudson Area School District. The classes focused on how a community functions, career opportunities, how a bank operates, and the importance of saving.

3. Bank tours and lessons – In June 2011, the bank hosted around 130 second grade students from Williams Elementary School at the Jonesville branch. The students toured the bank and learned about savings accounts, money, bonds, and security. In November 2011, the bank hosted twelve Boy Scouts from Homer Boy Scouts Troop 156 at the Homer branch. The scouts toured the bank and learned about saving.

Financial Literacy for Teens

Similar to the programs targeting children, CNB also partners with national and local organizations to provide financial literacy programs to teenagers. In 2011, the programs that reached teenagers included:

4. ABA's *Get Smart About Credit* – Get Smart About Credit is a national financial education program that helps bankers teach young adults the ABCs of wise credit use. In November 2011, employees spoke to over 200 seniors at Adrian High School, Jonesville High School and Homer Community High School about using credit wisely, identity theft, and the difference between debit cards and credit cards.
5. ABA's *Lights, Camera, Save!* – In October 2011, the bank participated in ABA's Lights, Camera, Save! program. Lights, Camera, Save! is a unique video contest designed to get teens excited about saving money through the power of video. About thirty Hillsdale High School students created short videos encouraging their peers to save. The bank chose one video to submit for the national contest, which was later selected as one of the twelve finalists in the contest.
6. *Payback for Education* – In May 2011, the bank participated in the Payback for Education program, a local program that ignites motivation in students to prepare them to become productively employed, socially responsible citizens. The program includes approximately 100 eighth grade students from Hillsdale County who have a great deal of potential but may struggle in school. They are provided with work site experience at Hillsdale County businesses. Ten students were assigned to visit CNB. The day consisted of learning to use a checking account, identity theft and privacy issues, counting money, and savings tips.
7. *Reality Store* – In March 2011, CNB participated in the Reality Store at Hudson Area High School. Reality Store is a simulation game in which students pursue careers, receive income, pay monthly bills, and make decisions concerning the standard of living they'll assume. CNB worked with about 160 students to help them understand the process of financing a home during the Reality Store.
8. College Fair – A college fair was held for over 160 students and their parents (estimating over 250), to obtain information from over 60 colleges and the armed forces. CNB was the only bank present and handed out information on identity theft, Get Smart About Credit, and loan programs available to finance educational expenses.

Financial Literacy for Adults and Senior Citizens

As financial literacy efforts continue to evolve, more and more programs are available to reach young savers during childhood. CNB recognizes that these opportunities were not as abundant at a young age for adults and senior citizens. Because of this, CNB looks for opportunities to educate adults and senior citizens on topics such as financial planning, credit, starting a small business, and the prevention of identity theft, foreclosure, and elder abuse, to name a few. In 2011, the programs that reached adults and senior citizens included:

9. *Start It Up!* Entrepreneurial Expo – The bank participated in the Start It Up! Entrepreneurial Expo, which offered resources for entrepreneurs and small business owners. Highlights of the event included a resource room full of helpful information, speed networking to connect with all sorts of business experts, and assistance with business fundamentals. Commercial Loan Officers from CNB volunteered as finance experts during a speed networking session to meet one-on-one with around 100 expo attendees.
10. Elder Abuse Prevention – CNB participated in the annual Elder Abuse Expo held at the Hillsdale County Senior Services Center. Hillsdale County Senior Services Center is a place where older persons meet to pursue mutual interests, receive services, and take part in programs and services that will enhance their dignity, improve their health, support their independence, and encourage their involvement in the community. Employees from CNB were available to about 100 participating senior citizens to discuss trust services and ways to prevent financial elder abuse.

Local Media and Other Communications

CNB reaches countless individuals through its financial literacy efforts through local media and other communications. These programs included:

11. *Financial Literacy – On Air* – The bank hosts weekly radio shows on WKHM (AM 970) in Jackson, MI, and WSCR (FM 92.1) in Hillsdale, MI. The shows allow call-in questions and comments and periodically have guest speakers. Topics focus on timely banking related issues including saving, investing, financing and industry issues. The number of people reached is undetermined.
12. *Financial Literacy – In Print* – CNB publishes a financial column twice per month for Hillsdale Daily News about topics such as budgeting, identity theft, fraud, credit, and other financial matters. The number of people reached is undetermined. Additionally, the bank publishes a monthly newsletter on its website that is available to the public and addresses a number of financial matters. The newsletter is currently emailed to over 13,000 email addresses for both customers and non-customers. The bank's website also features Hot Topics that are published to alert the public of relevant financial matters as they occur. Financial education articles are included in a special section on the website's home page as well.

MBA Financial Literacy Award

Thank you to the Michigan Bankers Association for recognizing our financial literacy efforts!

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